

STATE OF WASHINGTON



P.O. BOX 40255
OLYMPIA, WA 98504-0255
Phone: (360) 725-7000

OFFICE OF
INSURANCE COMMISSIONER

March 6, 1995

BULLETIN No. 95-2

Risk-Management Training

Attention: Casualty Insurers

RCW 48.22.080 requires insurers to conduct risk-management training for health-care practitioners to whom the insurer provides professional liability insurance.

This bulletin provides direction to the insurers affected by this law.

Renewal of a practitioner's insurance is conditional upon the completion of a risk-management program once every three years. The Office of the Insurance Commissioner will conduct audits to make sure that insurers adhere to the provisions of this statute.

Insurer-designed risk-management training shall:

Provide information about how practitioners can avoid adverse health outcomes resulting from substandard practice.

Show practitioners how to minimize damages when adverse health-care outcomes occur.

Be specifically designed to reduce malpractice exposure to levels consistent with high quality, cost-effective care.

Include (but not be limited to) information relating to communications with patients, record keeping, high risk clinical care, and standards of care.

Where applicable, the risk-management training programs also shall address issues identified by the claims experience of the insurer.

Insurance Commissioner